UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re: NOWAK, AGATA	§ Case No. 16-80633
	§
	§
Debtor(s)	§

NOTICE OF TRUSTEE'S FINAL REPORT AND APPLICATIONS FOR COMPENSATION AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr.	P.2002(a)(6) and 2002(f)(8), please take notice that
JOSEPH D. OLSEN	, trustee of the above styled estate, has filed a
	the trustee's professionals have filed final fee applications,
which are summarized in the atta	ached Summary of Trustee's Final Report and Applications
for Compensation.	

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

327 South Church Street, Room #1100 Rockford, IL 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:00 on 03/12/2018 in Courtroom 3100, United States Courthouse, 327 South Court Street, #3100

Rockford, IL 61101.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Dated:	02/17/2018	By:	/s/JOSEPH D. OLSEN	
			Trustee	

JOSEPH D. OLSEN 1318 EAST STATE STREET ROCKFORD, IL 61104-2228 (815) 965-8635 JOlsenlaw@comcast.net

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re: NOWAK, AGATA	§ Case No. 16-80633
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SUMMARY OF TRUSTEE'S FINAL REPORT AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of \$\ \text{10,816.99}\$ and approved disbursements of \$\ \text{234.77}\$ leaving a balance on hand of \$\ \text{10,582.22}\$

Balance on hand:

\$ 10,582.22

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount Interi of Claim	m Payments to Date	Proposed Payment
		None			
		Total to be	paid to secured creditor	s: \$	0.00
		Remaining	balance:	\$	10,582.22

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - JOSEPH D. OLSEN	918.34	0.00	918.34
Trustee, Expenses - JOSEPH D. OLSEN	134.67	0.00	134.67
Attorney for Trustee, Fees - Attorney Joseph D Olsen	1,567.50	0.00	1,567.50

Total to be paid for chapter 7 administration expenses: \$\,\ \text{2,620.51}\$

Remaining balance: \$\,\ \text{7,961.71}\$

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

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Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested Interim Payments to Date	122
	None	

Total to be paid for prior chapter administrative expenses: \$\, 0.00\$
Remaining balance: \$\, 7,961.71\$

7,961.71

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

		None		
Claim No	Claimant	Allowed Amount Interim of Claim	Payments to Date	Proposed Payment

Remaining balance:

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 807.66 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount I of Claim	nterim Payments to Date	Proposed Payment
1	MIDLAND FUNDING LLC	528.88	0.00	528.88
2	Capital One NA	278.78	0.00	278.78

Total to be paid for timely general unsecured claims: \$ 807.66

Remaining balance: \$ 7,154.05

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Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount Into	terim Payments to Date	Proposed Payment
		None		
	Total to be paid for	r tardy general unsecured claims:	\$	0.00
	Remaining balanc	e:	\$	7,154.05

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid <u>pro rata</u> only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount Inte	rim Payments to Date	Proposed Payment
		None		
		Total to be paid for subordinated	claims: \$	0.00
		Remaining balance:	\$	7,154.05

To the extent funds remain after payment in full of all allowed claims, interest will be paid at the legal rate of 0.7% pursuant to 11 U.S.C. § 726(a)(5). Funds available for interest are \$10.41. The amounts proposed for payment to each claimant, listed above, shall be increased to include the applicable interest.

The amount of surplus returned to the debtor after payment of all claims and interest is \$7,143.64.

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Prepared By: /s/JOSEPH D. OLSEN

Trustee

JOSEPH D. OLSEN 1318 EAST STATE STREET ROCKFORD, IL 61104-2228 (815) 965-8635 JOlsenlaw@comcast.net

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.